

Form csnodsc – ntccselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 15-14181-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rosemary M. Gwaldis  
52 East Linden Avenue  
Linden, NJ 07036

Social Security No.:  
xxx-xx-7427

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: June 11, 2020

JAN: dlr

Jeanne Naughton  
Clerk

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Rosemary M. Gwaldis  
DebtorCase No. 15-14181-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: cscnodscPage 1 of 2  
Total Noticed: 15

Date Rcvd: Jun 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2020.

db +Rosemary M. Gwaldis, 52 East Linden Avenue, Linden, NJ 07036-3108  
cr +Nationstar Mortgage LLC D/B/A Champion Mortgage Co, Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853  
cr +Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013  
518480055 +Bank of America, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100,  
Boca Raton, FL 33487-2853  
515376317 +NationStar Mortgage, LLC, 701 Market Street, Philadelphia, PA 19106-1538  
515620133 +Nationstar Mortgage LLC d/b/a Champion Mortgage Co, Champion Mortgage Company,  
PO Box 619093, Dallas, TX 75261-9093  
518487078 +Reverse Mortgage Solutions, Inc., 14405 Walters Road, Suite 200, Houston TX 77014-1345  
518487079 +Reverse Mortgage Solutions, Inc., 14405 Walters Road, Suite 200, Houston TX 77014,  
Reverse Mortgage Solutions, Inc., 14405 Walters Road, Suite 200, Houston TX 77014-1345  
515382021 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corporation, PO BOX 8026,  
Cedar Rapids, Iowa 52408-8026)  
515376318 +Toyota, 9441 LBJ Freeway, Dallas, TX 75243-4545

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 11 2020 23:06:35 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 11 2020 23:06:32 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +E-mail/PDF: gecsed@recoverycorp.com Jun 11 2020 23:12:24 Synchrony Bank,  
c/o Recovery Mgmt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605  
515559091 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 11 2020 23:13:34  
Portfolio Recovery Associates, LLC, c/o Qcard, POB 41067, Norfolk VA 23541  
515500238 E-mail/PDF: gecsed@recoverycorp.com Jun 11 2020 23:12:52 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Bank of America, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave. Suite 100,  
Boca Raton, FL 33487-2853

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 13, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Champion Mortgage Company dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Champion Mortgage Company josh.goldman@padgettllawgroup.com, bkggroup@kmlawgroup.com  
Kevin M. Buttery on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company kevinbuttery@gmail.com  
Kevin P. Diskin on behalf of Creditor Toyota Motor Credit Corporation NJ\_ECF\_Notices@McCalla.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Marie-Ann Greenberg magecf@magtrustee.com

Michael B. Campagna on behalf of Debtor Rosemary M. Gwaldis mcampagna@verizon.net

Shauna M Deluca on behalf of Creditor Bank of America, N.A. sdeluca@rasflaw.com

Sindi Mncina on behalf of Creditor Bank of America, N.A. smncina@rascrane.com

TOTAL: 9